Electronic Acknowledgement Receipt						
EFS ID:	2664592					
Application Number:	10697114					
International Application Number:						
Confirmation Number:	8439					
Title of Invention:	Systems and methods for risk based determination of a form for debiting an account of a payer for a payment made to a payee on behalf of the payer					
First Named Inventor/Applicant Name:	Peter J. Kight					
Customer Number:	72386					
Filer:	Rhett Stephen White/Cindy Lehmuth					
Filer Authorized By:	Rhett Stephen White					
Attorney Docket Number:	23952-0042					
Receipt Date:	03-JAN-2008					
Filing Date:	31-OCT-2003					
Time Stamp:	12:28:29					
Application Type:	Utility under 35 USC 111(a)					
Payment information:						
Submitted with Dayment						

File Listing:								
Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)			
1 Information Disclosu Letter	Information Disclosure Statement	23952_0042_Supplement_In formation_Disclosure_State ment.pdf	39395	no	2			
	Letter		eari 1af481c0646f95ce347fe22b03baf1 5447ca7					
Warnings:	-							

Information:

2	Information Disclosure Statement (IDS) Filed	23952_0042_PTO_1449_Fo rm.pdf	33eecbbe21de629014950d1eeff2ca543	no	4
Warnings:		<u> </u>	0d7ad74		
Information	:				
3	NPL Documents	23952_0042_NPL_Referenc e.pdf	131660	no	5
			39622b10421ec3c02ac600b498760a3 072cedbb0		
Warnings:					
Information	:				
4	Information Disclosure Statement Letter	23952_0042_Disclosure_Un der_1_56.pdf	131660	no	5
			39522b10421ec3c02ac600b498760u3 072cedbb0		
Warnings:					
Information	:				

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

Total Files Size (in bytes):

1048881

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.